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Official Form 1 (4/07) **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Pousson, Rita M. Lopez, Jesus A. All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): AKA Jesse A Lopez Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) xxx-xx-5889 xxx-xx-7035 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 37220 N. Summerfield 1326A N. Riverside Road Lake Villa, IL Mchenry, IL ZIP Code ZIP Code 60046 60051 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Lake Mchenry Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) ☐ Health Care Business Chapter 7 ☐ Single Asset Real Estate as defined ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) in 11 U.S.C. § 101 (51B) of a Foreign Main Proceeding ☐ Chapter 11 See Exhibit D on page 2 of this form. Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 □ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding ☐ Chapter 13 Commodity Broker ☐ Partnership ☐ Clearing Bank Other (If debtor is not one of the above entities, ☐ Other Nature of Debts check this box and state type of entity below.) Tax-Exempt Entity Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization "incurred by an individual primarily for under Title 26 of the United States Code (the Internal Revenue Code). a personal, family, or household purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors OVER 200-1.000-5 001-10 001-25 001-50.001-1-50-100-49 99 199 999 5.000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$0 to □ \$10,001 to \$100,001 to \$1,000,001 to More than \$10,000 \$100,000 \$1 million \$100 million \$100 million Estimated Liabilities \$100,001 to \$1,000,001 to □ \$0 to □ \$50,001 to More than

\$100 million

\$100 million

\$50,000

\$100,000

\$1 million

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FORM P1 Page 2

Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Pousson, Rita M. Lopez, Jesus A. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Illinois Northern 03-33405 8/13/03 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10O) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ David M. Siegel October 5, 2007 Signature of Attorney for Debtor(s) (Date) David M. Siegel Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

FORM B1, Page 3

#### Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Pousson, Rita M. Lopez, Jesus A.

#### Signatures

#### $Signature (s) \ of \ Debtor (s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Rita M. Pousson

Signature of Debtor Rita M. Pousson

#### X /s/ Jesus A. Lopez

Signature of Joint Debtor Jesus A. Lopez

Telephone Number (If not represented by attorney)

#### October 5, 2007

Date

#### Signature of Attorney

#### X /s/ David M. Siegel

Signature of Attorney for Debtor(s)

#### David M. Siegel #06207611

Printed Name of Attorney for Debtor(s)

#### David M. Siegel & Associates

Firm Name

790 Chaddick Drive Wheeling, IL 60090

Address

#### (847) 520-8100

Telephone Number

October 5, 2007

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

### **United States Bankruptcy Court Northern District of Illinois**

		Northern District of Illinois		
In re	Rita M. Pousson Jesus A. Lopez		Case No.	
		Debtor(s)	Chapter	7
			-	

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Rita M. Pousson Rita M. Pousson
Date: October 5, 2007

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Official Form 1, Exhibit D (10/06)

### **United States Bankruptcy Court Northern District of Illinois**

		Northern District of Ininois		
T	Rita M. Pousson		G. N	
In re	Jesus A. Lopez		Case No.	
		Debtor(s)	Chapter	7

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Jesus A. Lopez Jesus A. Lopez
Date: October 5, 2007

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Form 6-Summary (10/06)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Rita M. Pousson,		Case No	
	Jesus A. Lopez			
_		Debtors	Chapter	7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	8,950.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		4,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		128,864.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,036.00
J - Current Expenditures of Individual Debtor(s)	Yes	4			5,420.00
Total Number of Sheets of ALL Schedules		28			
	To	otal Assets	8,950.00		
			Total Liabilities	132,864.00	

Official Form 6 - Statistical Summary (10/06)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Rita M. Pousson,		Case No		
	Jesus A. Lopez				
_		Debtors	Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	4,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	35,471.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	39,471.00

#### State the following:

Average Income (from Schedule I, Line 16)	5,036.00
Average Expenses (from Schedule J, Line 18)	5,420.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,535.00

#### State the following:

State the lone wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	4,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		128,864.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		128,864.00

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Form B6A (10/05)

> In re Rita M. Pousson, Jesus A. Lopez

10/05/07 11:49AM

Debtors

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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Form B6B (10/05)

In re

Rita M. Pousson,	Case No.
Jesus A. Lopez	

**Debtors** 

#### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or		Savings/Checking Accounts Community Trust	Н	1,000.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings / Checking Accounts Consumers Co-Op Credit Union	W	250.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings,		T.V., Furniture	Н	500.00
	including audio, video, and computer equipment.		T.V., Furniture	w	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Normal Clothing	н	200.00
			Normal Apparel	w	300.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > <b>2,750.00</b>

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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Form B6B (10/05)

In re Rita M. Pousson, Jesus A. Lopez

Case No.	
Case 110.	

#### Debtors

### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	ERISA 401(k)	Qualified	Н	4,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			T)	Sub-Total of this page)	al > 4,000.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Form B6B (10/05)

In re

Rita M. Pousson, Jesus A. Lopez

#### Debtors

#### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х		
23.	Licenses, franchises, and other general intangibles. Give particulars.	X		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1999 Buick LaSabre 120,000 miles Mechanical & Cosmetic Problems	W	2,000.00
26.	Boats, motors, and accessories.	16' Bayliner Inoperative	w	100.00
27.	Aircraft and accessories.	x		
28.	Office equipment, furnishings, and supplies.	х		
29.	Machinery, fixtures, equipment, and supplies used in business.	х		
30.	Inventory.	x		
31.	Animals.	2 Dogs	W	100.00
32.	Crops - growing or harvested. Give particulars.	X		
33.	Farming equipment and implements.	x		
34.	Farm supplies, chemicals, and feed.	x		
35.	Other personal property of any kind not already listed. Itemize.	X		

Sub-Total > (Total of this page)

2,200.00

Total >

8,950.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form B6C (4/07)

In re

Rita	M. Poussor	١,
Jesi	ıs A. Lonez	

Case No.

Debtors

#### SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Savings/Checking Accounts Community Trust	ertificates of Deposit 735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Savings / Checking Accounts Consumers Co-Op Credit Union	735 ILCS 5/12-1001(b)	250.00	250.00
Household Goods and Furnishings T.V., Furniture	735 ILCS 5/12-1001(b)	500.00	500.00
T.V., Furniture	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Normal Clothing	735 ILCS 5/12-1001(a)	200.00	200.00
Normal Apparel	735 ILCS 5/12-1001(a)	300.00	300.00
Interests in IRA, ERISA, Keogh, or Other Pension of ERISA Qualified 401(k)	or Profit Sharing Plans 735 ILCS 5/12-1006	4,000.00	4,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 1999 Buick LaSabre 120,000 miles Mechanical & Cosmetic Problems	735 ILCS 5/12-1001(c)	2,000.00	2,000.00
Boats, Motors and Accessories 16' Bayliner Inoperative	625 ILCS 45/3A-7(d)	100.00	100.00
Animals 2 Dogs	735 ILCS 5/12-1001(b)	100.00	100.00

Total: 8,950.00 8,950.00

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Official Form 6D (10/06)

In re	Rita M. Pousson,	Case No.
	Jesus A. Lopez	

**Debtors** 

#### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box is debtor has no electrons hold	g		area claims to report on and senedule D.					
CDEDITOD'S NAME		Нι	usband, Wife, Joint, or Community C U D O N I			D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	ONT I NGENT	UNLIQUIDAT	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				┰	T E D			
			Value \$		D			
Account No.	t	T		Н				
Account No.			Value \$					
Account No.								
			Value \$					
Account No.	1							
			Value \$					
continuation sheets attached				ubt				
continuation sneets attached			(Total of the	nis p	ag	e) [		
			(Report on Summary of Sc		ota ule	- 1	0.00	0.00

10/05/07 11:49AM

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Official Form 6E (4/07)

In re	Rita M. Pousson,	Case No.
	Jesus A. Lopez	

Debtors

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled

to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.  The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to	
so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).	io de
If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)	eled
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority	y
listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case und chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.	
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.	case
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	e of
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a or the order for relief. 11 U.S.C. § 507(a)(3).	ı trus
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	s,
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delive provided. 11 U.S.C. § 507(a)(7).	vered
■ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	ļ
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug or another	er

substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6E (4/07) - Cont.

In re	Rita M. Pousson,	Case No.
	Jesus A. Lopez	

**Debtors** 

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR ONTINGENT NL QU L DATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 2006 Account No. Federal Income Tax Debt Internal Revenue Service 0.00 PO Box 745 **District Director** Н Chicago, IL 60690 4,000.00 4,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 4,000.00 4,000.00 0.00 (Report on Summary of Schedules) 4,000.00 4,000.00

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Official Form 6F (10/06)

In re	Rita M. Pousson,		Case No.	
	Jesus A. Lopez			
_		Debtors	7	

#### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Нι	isband, Wife, Joint, or Community	Co	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		NT I NG E N	UNLIQUIDAT	I SPUTED	AMOUNT OF CLAIM
Account No. 51407BX001B8836			5/06 NOTICE ONLY	T	T E D		
Advantage Mortgage Consulting 1700 S. Michigan Ave. Suite 203 Chicago, IL 60616-1212		н			D		0.00
Account No. Nextel-2020119169			4/07	+	t	<u> </u>	
AFNI-Bloom 404 Brock Dr. PO Box 3097 Bloomington, IL 61701		J	Collections				633.00
Account No. 204220454003  Anderson Manufacturing Co Inc. c/o Marsh Advantage America 2610 Northgate Drive Iowa City, IA 52245-9564		w	1/04 - 5/04 Collections				369.00
Account No. 5818767 A351211681180100000000  AT&T Bundled c/o OSI Collection Services Inc. PO Box 957		н	2/05 Collections				
Brookfield, WI 53008-0957							152.00
	-		(Total o	Sub f this			1,154.00

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Official Form 6F (10/06) - Cont.

In re	Rita M. Pousson,	Cas	e No
	Jesus A. Lopez		

					_		_
CREDITOR'S NAME, AND MAILING ADDRESS	000	Hu	usband, Wife, Joint, or Community	CONT	U N L	D I S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C M	CONSIDERATION FOR CLAIM. IF CLAIM	TINGEN	QU L D	P U T E D	AMOUNT OF CLAIM
Account No. 50357780			2/05 Collections	<b> </b>	A T E D		
AT&T Wireless Services, Inc. c/o Encore Receivable management, I PO Box 3330 Olathe, KS 66063-3330		Н					129.00
Account No. 465	+		7/04 - 3/05		$\vdash$		
Auto Credit Center Inc 712 West Rollins Road Round Lake Beach, IL 60073		Н	Auto				
							7,834.00
Account No. 1316			10/03 - 9/04 Medical				
Baytree Professional Management Ser Robert S Baker MD LTD 721 N. McKinley Road 1st Floor Lake Forest, IL 60045		Н					453.00
Account No. <b>05174302173142709400</b>	╁		5/05		┝		433.00
Blockbuster c/o Credit Protection Assoc., L.P. 13355 Noel Rd. Dallas, TX 75240		Н	Collections				26.00
Account No. <b>P00664 XOF848180365</b>	1		5/05 NOTICE ONLY	T	T		
BlueCross BlueShield of Illinois 300 East Randolph Chicago, IL 60601-5099		Н	NOTICE ONLY				
					L		0.00
Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his			8,442.00

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Official Form 6F (10/06) - Cont.

In re	Rita M. Pousson,	Case No.
	Jesus A. Lopez	

CREDITOR'S NAME,	CO	1	usband, Wife, Joint, or Community	C O N T	UN		D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND	NT I NGENT	Q U D	)   ( 	S P U T E D	AMOUNT OF CLAIM
Account No. Several Accounts			10/99 - 4/07	7	A T E D		Ī	
Capital One P.O. Box 85015 Richmond, VA 23285		W	Purchases					3,113.00
Account No. <b>529107147181</b>	T		5/98 - 4/07	T	T	t	$\dagger$	
Capital One P.O. Box 85015 Richmond, VA 23285		J	Purchases					2,048.00
Account No. <b>601918036028</b>	╁		11/06 - 4/07	+	+	+	$\dashv$	
CARE/GEMB PO Box 981439 El Paso, TX 79998-1439		w	Purchases					984.00
Account No. 60662	T		6/04 - 8/04	T	$\dagger$	t	$\dagger$	
Certified Services 1733 Washington St., Ste. 201 Waukegan, IL 60085		н	Collections					193.00
Account No. 5431-4301-1101-3667		T	1/99 / 12/02	$\dagger$	t	†	$\dagger$	
Chase NA 4915 Independence Parkway Tampa, FL 33634		J	Purchases					3,793.00
Sheet no. 2 of 12 sheets attached to Schedule of				Sub			" [	10,131.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	uns	pas	ge	71	!

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Official Form 6F (10/06) - Cont.

In re	Rita M. Pousson,	Case No
	Jesus A. Lopez	<u>.</u>

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NL I QU I DAT	I S P U T E D	AMOUNT OF CLAIN
Account No. 1523003400007712			12/98 - 4/07	T	T E D		
Chase/CC 225 Chastain Meadows Ct. Kennesaw, GA 30144		н	Purchases		D		
Refillesaw, OA 30144							687.00
Account No. Several Accounts			6/05 - 3/06 Collections				
Cingular Wireless c/o Asset Management PO Box 451409 Atlanta, GA 31145		Н	Conections				
•							1,785.00
Account No. 8507760796 1523003400007712			3/05 Collections				
Circuit City c/o Midland Credit Management, Inc. PO Box 939019 San Diego, CA 92193-9019		н					
	1						742.00
Account No. 9550104004 A30619 630259015832  Citi Financial c/o Bonded Collection Systems PO Box 36155 Cincinnati, OH 45236-0155		н	4/00 - 9/04 Collections				
							9,386.00
Account No. 85758001  Citi Financial Private Lable c/o SP Capital 1601 W. Airport Freeway Euless, TX 76040		н	12/04 - 3/05 Collections				
							11,268.00
Sheet no. <u>3</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•			Sub	tota	ıl	23,868.00

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Official Form 6F (10/06) - Cont.

In re	Rita M. Pousson,	Case	No
	Jesus A. Lopez	_	

					—		_
CREDITOR'S NAME,	000	1	usband, Wife, Joint, or Community	CONT	N	D I S P	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H		NTINGEN	QU L D	SPUTED	AMOUNT OF CLAIM
Account No. 1314415655			3/06 - 11/06	Ť	A T E D		
Comcast c/o Credit Protection assoc, L.P. 13355 Noel Road Dallas, TX 75240		J	Collections		D		340.00
Account No. 4011-2220-0004-4502			7/05 - 4/07		T		
Commtcrdun 1313 Skokie Highway Gurnee, IL 60031		н	Purchases				
							4,944.00
Account No. Several Accounts  Condell Acute Care			11/04 - 3/07 Collections				
c/o Certified Services, Inc. 128 Madison Waukegan, IL 60085-4389		W					200.00
Account No. <b>0902377</b>			7/05		Ļ		309.00
Condell Acute Care Centers c/o Computer Credit, Inc. 36866 Eagle Way Chicago, IL 60678		W	Medical				10.00
Account No. 1601425	Ī	T	10/03	T	T	T	
Condell Acute Care Centers c/o Computer Credit, Inc. 640 W. Fourth St. Winston Salem, NC 27113		н	Collections				
					L		56.00
Sheet no. <u>4</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			5,659.00

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Official Form 6F (10/06) - Cont.

In re	Rita M. Pousson,	Case No.
	Jesus A. Lopez	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGEN		I S P U T E D	AMOUNT OF CLAIN
Account No. Several Accounts			5/04 - 9/04	Т	T E D		
Condell Acute Care Centers c/o Computer Credit, Inc. 640 W. Fourth St. Winston Salem, NC 27113		w	Collections				923.00
Account No. 9112132 001	╁		7/04		t		
Dam,Snell &Taveirne, LTD 21 Rollins Rd Fox Lake, IL 60020		J	Services				695.00
Account No. <b>Q529140</b>	╁		10/02 - 9/03				
David L. Gates c/o Certified Services 128 Madison Waukegan, IL 60085-4389		w	Collections				250.00
Account No.	1		4/03 - 3/07		t	H	
Dept of Education 401 S. State St., Room 700 F Chicago, IL 60661		н	Student Loan				35,471.00
Account No. <b>601100707667</b>	+	$\vdash$	7/05 - 4/07	-	-	$\vdash$	33,471.00
Discover Card PO Box 15316 Wilmington, DE 19850-5316		w	Purchases				1,783.00
Sheet no5 _ of _12 _ sheets attached to Schedule of	Î.		1	Sub	tota	ıl	39,122.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	39,122.00

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Official Form 6F (10/06) - Cont.

In re	Rita M. Pousson,	Case No.
	Jesus A. Lopez	

CDEDITODIS NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	10	DISPUTED	AMOUNT OF CLAIM
Account No. 5542-8511-0062-6183			3/05	٦̈́	T E D		
eCast Settlement Corporation c/o Financial Asset management Syst PO Box 926050 Norcross, GA 30010-6050		w	Collections		D		2,939.00
Account No. <b>858179-5</b>	╁		10/04- 7/05		$^{+}$		
Entertainment Publication 36211 Treasury Center Chicago, IL 60694-6200		w	Purchases				
							800.00
Account No. 154315442580  GMAC PO Box 1994 East Hanover, NJ 07936-1994		J	5/00 - 2/04 Auto				3,508.00
Account No. <b>154-1814-49848</b>	╁		3/05		t	-	3,000.00
GMAC PO Box 901009 Fort Worth, TX 76101-2009		Н	Auto				669.00
Account No. <b>85054C</b>	╀		8/04 - 10/04	+	+	<u> </u>	009.00
Greenleaf Orthopedic Assoc. S 105 N. Greenleaf Ave. Gurnee, IL 60031		н	Medical				10.00
Sheet no6 of _12 sheets attached to Schedule of				Sub	tot	 a1	10100
Creditors Holding Unsecured Nonpriority Claims			(Total o				7,926.00

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Official Form 6F (10/06) - Cont.

In re	Rita M. Pousson,	Case No.
	Jesus A. Lopez	

	1 -			1 -	<del></del>	-	1	
CREDITOR'S NAME,	CODEBTOR	Ηι	usband, Wife, Joint, or Community	CON	UNL	P		
AND MAILING ADDRESS	Ď	Н		Ň	ĮΪ	s	1	
INCLUDING ZIP CODE,	E	w	DATE CLAIM WAS INCURRED AND	Ţ	I,	PUTE		
AND ACCOUNT NUMBER	Ť	J	CONSIDERATION FOR CLAIM. IF CLAIM	N	ű	ĬŤ	AMOUNT OF CLA	AIM
(See instructions above.)	0	С	IS SUBJECT TO SETOFF, SO STATE.	G	Ľ	ΙĒ		
	Ľ	┖		N G E N T	D A T E D	۲		
Account No. <b>76642</b>			12/03 - 7/04	T	ΙŢ			
	1		Medical		D			
Gurnee Radiology Center					Г	Т	1	
		Н				ı		
25 Tower Court		"				ı		
Suite A						ı		
Gurnee, IL 60031-3318						ı		
							112	2.00
	_	L		╙	╙	L		
Account No. <b>77916</b>			10/04 - 4/05					
	1		Collections					
Harris Trust & Savings Bank						ı		
• · · · · · · · · · · · · · · · · · · ·		Н				ı		
c/o Baron Collection		١.,				ı		
155 Revere Drive, Suite 9						ı		
Northbrook, IL 60062						ı		
							335	5.00
	╀	-	0/00 0/07	-	⊬	╀		
Account No. <b>455036767674</b>	1		2/06 - 3/07					
			Purchases					
HSBC NV						ı		
PO Box 19360		W	/			ı		
Portland, OR 97280						ı		
I ordana, ok 97200								
							100	0.00
Account No. 455025241673			12/04 - 3/07	T	Т	T		
	1		Purchases					
HSBC NV								
		Н				ı		
PO Box 19360		"				ı		
Portland, OR 97280								
							346	6.00
Account No. 3339	┨	$\vdash$	8/04	+	$\vdash$	+		
Account No. 3333	1		Medical		1			
l.,, .,	1		INIGUICAI		1			
John R. Napolitano	1	l						
204 Hicks Place	1	W	[		1	1		
Palatine, IL 60067	1							
					1			
	1						61	1.00
					L		01	
Sheet no. 7 of 12 sheets attached to Schedule of			\$	Sub	tota	ıl	054	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	paş	ge)	954	1.00

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Official Form 6F (10/06) - Cont.

In re	Rita M. Pousson,	Case No.
	Jesus A. Lopez	

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	-10	DISPUTED	AMOUNT OF CLAIM
Account No. Q510383			3/02 - 12/02	٦т	T E D	1	
Lake County Anesthesiologist c/o Cert. Serv. 128 Madison Waukegan, IL 60085-4389		w	Collections				70.00
Account No. <b>LCA-4071424</b>	╁		10/04	+	+		
Lake County Anesthesiologists PO Box 70 Lake Forest, IL 60045		н	Medical				88.00
Account No. <b>7349816</b>	╁	_	9/04	+	+	+	
Lake County Radiology Assciates c/o ICS PO Box 646 Oak Lawn, IL 60454-0646		w	Collections				12.00
Account No. Several Accounts	†		12/02 - 10/03	+	$\dagger$		
Luis Salazar c/o Cert Serv 128 Madison Waukegan, IL 60085-4389		w	Collections				2,117.00
Account No. Q534505	╁		4/03 - 11/03	+	+	+	
Luis Salazar c/o Cert Serv 128 Madison Waukegan, IL 60085-4389		Н	Collections				682.00
Sheet no. <b>8</b> of <b>12</b> sheets attached to Schedule of	<b></b> f		<u> </u>	Sub	tota	L al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,969.00

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Official Form 6F (10/06) - Cont.

In re	Rita M. Pousson,	Case No.
	Jesus A. Lopez	

CDEDITORIO MANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	N L I QU I D A T	D I S P U T E D	AMOUNT OF CLAIN
Account No. A09550342717			4/07	Τ̈́	T E D		
LVNV Funding, LLC PO Box 10584 Greenville, SC 29603		н	Collections		D		9 922 00
Account No.			10/04 - 6/05 Services		<u> </u>		8,832.00
Mari-Jo Jacquette c/o Receivable,Recovery, Specialist PO Box 197 Bensenville, IL 60106-0197		w					0.704.00
	4			_	_		3,731.00
Account No. 2027597 977745  MCW Physicians - Pediatric c/o MHFS 10200 W. Innovation Dr. Milwaukee, WI 53226		w	12/04 - 8/05 Medical Collections				1,015.00
Account No. <b>5M2027597</b>	╁	-	1/04 - 10/04	+	-	$\vdash$	,
Medical College of Wisconsin PO Box 13367 Milwaukee, WI 53213-0367		н	Medical				
Account No. <b>031064</b>		-	7/04	+		$\vdash$	1,015.00
Medix Emergency Medical Services 812 North Franklin Danville, IL 61832-0002		w	Medical				
							194.00
Sheet no. <b>9</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total o	Sub			14,787.00

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Official Form 6F (10/06) - Cont.

In re	Rita M. Pousson,	Case No.
	Jesus A. Lopez	

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NG E N	10	DISPUTED	AMOUNT OF CLAIM
Account No. 31264739			4/06 - 10/06	7	T E D		
National City Bank c/o Allied Int. 3000 Corporate Exchange Dr. Columbus, OH 43231		w	Collections		D		380.00
Account No. 23758265	+		8/05 - 2/06 Collections			+	
National City Bank c/o Allied Int. 3000 Corporate Exchange Dr. Columbus, OH 43231		н	Conections				0.00
Account No. 13997900  NCO FIN/22 PO Box 41448 Philadelphia, PA 19101		J	4/07 Collections				
Account No. <b>2907902 911391514</b>	╁		8/04 - 9/06		+	+	170.00
Nextel c/o Penta Group 5959 Corporate Drive Houston, TX 77036		н	Collections				633.00
Account No. <b>05259153319 32781050</b>			Collections				
Nicor Gas c/o CBCS PO Box 69 Columbus, OH 43216		J					154.00
Sheet no10_ of _12_ sheets attached to Schedule of			<u> </u>	Sub	tot	L al	
Creditors Holding Unsecured Nonpriority Claims			(Total o				1,337.00

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Official Form 6F (10/06) - Cont.

In re	Rita M. Pousson,	Case	No
	Jesus A. Lopez	_	

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NG EN	10	DISPUTED	AMOUNT OF CLAIM
Account No. PAM1316			10/03 - 2/05	٦	T E D		
Pediatric & Adolescent Medicine Spe Dr. Oggoian 721 N. McKinley Rd Lake Forest, IL 60045-1849		н	Medical		D		453.00
Account No. <b>DA0007585898</b>			4/04 - 6/04 Medical				
Provena 812 North Logan Avenue Danville, IL 61832-3788		w					
							43.00
Account No. MCD 1329893A14  Quest Diagnostics Inc. American Medical Collection Agency 2269 S Saw Mill River Road, Bldg. 3 Elmsford, NY 10523	_	w	9/03 - 7/04 Collections				59.00
Account No. <b>1420199</b>			10/01 - 5/02	+			
Round Lake Area c/o Unique National 119 East Maple Street Jeffersonville, IN 47130		w	Collections				22.00
Account No. <b>A09550342717</b>	$\dagger$		4/05	+	+		
Sherman Acquisition c/o Financial Recovery Services PO Box 385908 Minneapolis, MN 55438-5908		н	Collections				9,297.00
Sheet no11_ of _12_ sheets attached to Schedule of	<u> </u>			Sub	tot	1	3,237.00
Creditors Holding Unsecured Nonpriority Claims			(Total o				9,874.00

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Official Form 6F (10/06) - Cont.

In re	Rita M. Pousson,	Case No.
	Jesus A. Lopez	

CREDITOR'S NAME,	С	Hu	Husband, Wife, Joint, or Community		U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	lъ	P U T E	AMOUNT OF CLAIM
Account No. <b>B0517800536</b>			6/05 - 8/05	₩	A		
	1		Medical		E D		
St. Luke Northland Hospital							
5830 NW Barry Road		J					
Kansas City, MO 64154							
							50.00
Account No. 145232			Medical	Г			
Suburban Neonatal Ltd							
c/o Lou Harris & Co		w					
613 Academy Dr							
Northbrook, IL 60062-2420							
							425.00
Account No. 168046.1 260			9/04	П			
l., ., ., ., .			Collections				
United Radiology Svcs Cor		w					
c/o KCA Financial Services 628 North Street		**					
Geneva, IL 60134							
3011044, 12 00104							56.00
Account No. 105039922916972	-		5/99 - 6/04	$\vdash$	├		
1100000010010010	ł		Purchases				
Wells Fargo Financial							
1191 E. Dundee Road		Н					
Palatine, IL 60074							
					L		2,030.00
Account No. 77527			12/03 - 10/04 Medical				
Varis Cantar Fire Bratastian			Wedical				
York Center Fire Protection PO Box 3366		w					
Hinsdale, IL 60522-3366		''					
							80.00
Sheet no. 12 of 12 sheets attached to Schedule of Subtotal				1			
Creditors Holding Unsecured Nonpriority Claims (Total of this page)				2,641.00			
					 Cota		
(Report on Summary of Schedules)						128,864.00	

Advantage Mortgage Consulting 1700 S. Michigan Ave. Suite 203 Chicago, IL 60616-1212

AFNI-Bloom 404 Brock Dr. PO Box 3097 Bloomington, IL 61701

Anderson Manufacturing Co Inc. c/o Marsh Advantage America 2610 Northgate Drive Iowa City, IA 52245-9564

AT&T Bundled c/o OSI Collection Services Inc. PO Box 957 Brookfield, WI 53008-0957

AT&T Wireless Services, Inc. c/o Encore Receivable management, I PO Box 3330 Olathe, KS 66063-3330

Auto Credit Center Inc 712 West Rollins Road Round Lake Beach, IL 60073

Baytree Professional Management Ser Robert S Baker MD LTD 721 N. McKinley Road 1st Floor Lake Forest, IL 60045

Blockbuster c/o Credit Protection Assoc., L.P. 13355 Noel Rd. Dallas, TX 75240

BlueCross BlueShield of Illinois 300 East Randolph Chicago, IL 60601-5099

Capital One P.O. Box 85015 Richmond, VA 23285 Capital One P.O. Box 85520 Richmond, VA 23285

CARE/GEMB
PO Box 981439
El Paso, TX 79998-1439

Certified Services 1733 Washington St., Ste. 201 Waukegan, IL 60085

Chase Manhattan Bank c/o Michael Fine 131 S. Dearborn Chicago, IL 60603-6805

Chase NA 4915 Independence Parkway Tampa, FL 33634

Chase NA 100 Duffy Ave. Hicksville, NY 11801-3639

Chase- PVN c/o Creditors Interchange PO Box 2270 Buffalo, NY 14240-2270

Chase/CC 225 Chastain Meadows Ct. Kennesaw, GA 30144

Cingular Wireless c/o Asset Management PO Box 451409 Atlanta, GA 31145

Circuit City c/o Midland Credit Management, Inc. PO Box 939019 San Diego, CA 92193-9019 Citi Financial c/o Bonded Collection Systems PO Box 36155 Cincinnati, OH 45236-0155

Citi Financial Private Lable c/o SP Capital 1601 W. Airport Freeway Euless, TX 76040

Citi Financial Retail Services PO Box 2065 Tempe, AZ 85280

Comcast c/o Credit Protection assoc, L.P. 13355 Noel Road Dallas, TX 75240

Commtcrdun 1313 Skokie Highway Gurnee, IL 60031

Condell Acute Care c/o Certified Services, Inc. 128 Madison Waukegan, IL 60085-4389

Condell Acute Care Center 755 South Milwaukee on Condell Driv Suite 127 Libertyville, IL 60048

Condell Acute Care Centers c/o Computer Credit, Inc. 36866 Eagle Way Chicago, IL 60678

Condell Acute Care Centers c/o Computer Credit, Inc. 640 W. Fourth St. Winston Salem, NC 27113

Condell Medical Building 6 Phillip Rd.
Vernon Hills, IL 60061

Dam, Snell & Taveirne, LTD 21 Rollins Rd Fox Lake, IL 60020

David L. Gates c/o Certified Services 128 Madison Waukegan, IL 60085-4389

Dept of Education 401 S. State St., Room 700 F Chicago, IL 60661

Discover Card PO Box 15316 Wilmington, DE 19850-5316

Dr. Salazer c/o Certified Services, Inc PO Box 177 Waukegan, IL 60085

eCast Settlement Corporation c/o Financial Asset management Syst PO Box 926050 Norcross, GA 30010-6050

Entertainment Publication 36211 Treasury Center Chicago, IL 60694-6200

GMAC PO Box 1994 East Hanover, NJ 07936-1994

GMAC PO Box 901009 Fort Worth, TX 76101-2009

GMAC 15303 South 94th Avenue Orland Park, IL 60462 Greenleaf Orthopedic Assoc. S 105 N. Greenleaf Ave. Gurnee, IL 60031

Gurnee Radiology Center 25 Tower Court Suite A Gurnee, IL 60031-3318

Harris Trust & Savings Bank c/o Baron Collection 155 Revere Drive, Suite 9 Northbrook, IL 60062

HSBC NV PO Box 19360 Portland, OR 97280

HSBC NV 1441 Schilling Place Salinas, CA 93901

Internal Revenue Service PO Box 745 District Director Chicago, IL 60690

John R. Napolitano 204 Hicks Place Palatine, IL 60067

Lake County Anesthesiologist c/o Cert. Serv. 128 Madison Waukegan, IL 60085-4389

Lake County Anesthesiologists PO Box 70 Lake Forest, IL 60045

Lake County Radiology Assciates c/o ICS PO Box 646 Oak Lawn, IL 60454-0646 Luis Salazar c/o Cert Serv 128 Madison Waukegan, IL 60085-4389

Luis Salazar c/o Certifed Service 1733 Washington St., Ste 2 Waukegan, IL 60085

LVNV Funding, LLC PO Box 10584 Greenville, SC 29603

Mari-Jo Jacquette c/o Receivable, Recovery, Specialist PO Box 197 Bensenville, IL 60106-0197

Mari-Jo Jacquette 415 Washington Street, Suite 203 Waukegan, IL 60085

MCW Physicians - Pediatric c/o MHFS 10200 W. Innovation Dr. Milwaukee, WI 53226

Medical College of Wisconsin PO Box 13367 Milwaukee, WI 53213-0367

Medix Emergency Medical Services 812 North Franklin Danville, IL 61832-0002

Midland 8875 Aero Drive, Suite 200 San Diego, CA 92123

National City Bank c/o Allied Int. 3000 Corporate Exchange Dr. Columbus, OH 43231 NCO FIN/22 PO Box 41448 Philadelphia, PA 19101

Nextel c/o Penta Group 5959 Corporate Drive Houston, TX 77036

Nextel PO Box 4191 Carol Stream, IL 60197

Nicor Gas c/o CBCS PO Box 69 Columbus, OH 43216

Pediatric & Adolescent Medicine Spe Dr. Oggoian 721 N. McKinley Rd Lake Forest, IL 60045-1849

Provena 812 North Logan Avenue Danville, IL 61832-3788

Quest Diagnostics Inc. American Medical Collection Agency 2269 S Saw Mill River Road, Bldg. 3 Elmsford, NY 10523

Round Lake Area c/o Unique National 119 East Maple Street Jeffersonville, IN 47130

Sherman Acquisition c/o Financial Recovery Services PO Box 385908 Minneapolis, MN 55438-5908

Sherman Acquisition PO Box 740281 Houston, TX 77274

St. Luke Northland Hospital 5830 NW Barry Road Kansas City, MO 64154

Suburban Neonatal Ltd c/o Lou Harris & Co 613 Academy Dr Northbrook, IL 60062-2420

United Radiology Svcs Cor c/o KCA Financial Services 628 North Street Geneva, IL 60134

Wells Fargo Financial 1191 E. Dundee Road Palatine, IL 60074

York Center Fire Protection PO Box 3366 Hinsdale, IL 60522-3366

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Form B6G (10/05)

In

re	Rita M. Pousson,	Case No.
	Jesus A. Lopez	

Debtors

# SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Bob Funk 1326 A. North Riverside Road Mchenry, IL 60051

Michael Gier 37720 Summerfield

Lake Villa, IL 60046

Husband's Lease Yearly Lease Expires - 9/07

Wife's Lease Yearly Lease Expires - 6/08 Case 07-18300 Doc 1 Filed 10/05/07 Entered 10/05/07 11:42:00 Desc Main 10/05/07 11:49AN Document Page 40 of 59

Form B6H (10/05)

In re

Rita M. Pousson, Jesus A. Lopez Case No.

Debtors

# SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Official Form 6I (10/06)

In re

Rita M. Pousson	
Jesus A. Lonez	Case No.

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor(s)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

filed, unless the spouses are separated a	nd a joint petition is not filed. Do not state the nam	ne of any minor o	child.		1
Debtor's Marital Status:	DEPENDENTS C	F DEBTOR AND	SPOUSE		
Separated	RELATIONSHIP(S): Son Son Son Son	1 2	S): 17 18 20 1		
Employment:	DEBTOR		SPOUSE		
Occupation		Manager			
•	nemployed	NEC Displa	ıy		
How long employed		4 1/2 years	;		
Address of Employer		500 Park Bl Itasca, IL 60			
INCOME: (Estimate of average or	projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, and	d commissions (Prorate if not paid monthly)	\$	0.00	\$	4,600.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	0.00	\$_	4,600.00
4 LEGG DANDOLL DEDUCTION	TO.	_			
4. LESS PAYROLL DEDUCTION		Ф	0.00	ø	1,499.00
<ul><li>a. Payroll taxes and social sec</li><li>b. Insurance</li></ul>	urity	Ф Ф	0.00	Φ_	0.00
c. Union dues		Φ Φ	0.00	ֆ —	0.00
d. Other (Specify):		φ \$	0.00	φ_ \$	0.00
d. Other (Speerry).		<u> </u>	0.00	\$ <b>-</b>	0.00
5. SUBTOTAL OF PAYROLL DE	EDUCTIONS	\$	0.00	\$_	1,499.00
6. TOTAL NET MONTHLY TAK	E HOME PAY	\$	0.00	\$_	3,101.00
7. Regular income from operation of	of business or profession or farm (Attach detailed	statement) \$	0.00	\$	0.00
8. Income from real property	or outsides or profession or runni (runni domined	\$	0.00	\$ <del>-</del>	0.00
9. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance or support that of dependents listed above	ort payments payable to the debtor for the debtor	tor's use or	0.00	\$	0.00
11. Social security or government a		Ψ		Ψ_	0.00
(Specify): Wife Unemployn		\$	1,935.00	\$	0.00
		<del></del> \$	0.00	\$	0.00
12. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income				_	
(Specify):		\$	0.00	\$	0.00
		\$		\$	0.00
14. SUBTOTAL OF LINES 7 THE	ROUGH 13	\$	1,935.00	\$_	0.00
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$	1,935.00	\$_	3,101.00
16. COMBINED AVERAGE MON from line 15; if there is only one debtor	NTHLY INCOME: (Combine column totals r repeat total reported on line 15)		\$	5,036	6.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

Document

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In re	Rita M. Pousson Jesus A. Lopez		Case No.	
mie	Jesus A. Lopez		_ Case No.	
		Debtor(s)		

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

■ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Co expenditures labeled "Spouse."	omplete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	700.00
a. Are real estate taxes included? Yes No _X_	¥ <u></u>	
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	100.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	190.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	600.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	250.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	200.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Child Care	\$	500.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules a if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	and, \$	3,390.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME	ır	
a. Average monthly income from Line 15 of Schedule I	\$	5,036.00
b. Average monthly expenses from Line 18 above	\$	5,420.00
c. Monthly net income (a. minus b.)	\$	-384.00

Official Form 6J (10/06)

filing of this document:

In re

Rita M. Pousson Jesus A. Lopez

Debtor(s)

Case No.		

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

(Spouse's Schedule)

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	630.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Spouse Detailed Expense Attachment	\$	131.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	250.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	160.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	· ·	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	80.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	· ·	
a. Auto	\$	0.00
b. Other Child Care	\$	264.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$ <del></del>	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	•	2,030.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	) <sub>2</sub> ——	2,030.00
19 Describe any increase or decrease in expenditures anticipated to occur within the year following the		

	Case 07-18300	Doc 1	Filed 10/05/07		07 11:42:00	Desc Main	10/05/07 11:50AM
Official Fo	rm 6J (10/06)		Document	Page 44 of 59			
	Rita M. Pousson						
In re	Jesus A. Lopez				Case No.		
				Debtor(s)			
	SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment						
Other U	<b><u>Jtility Expenditures:</u></b>						
Cell Ph	none					\$	100.00
Cable	T.V.				_	\$	90.00
Total (	Other Utility Expenditure	es				\$	190.00

Official Fo	Case 07-18300 orm 6J (10/06)	Doc 1	Filed 10/05/07 Document	Entered 10/05/ Page 45 of 59	07 11:42:00	Desc Main	10/05/07 11:50AM
In re	Rita M. Pousson Jesus A. Lopez				Case No.		
	•		]	Debtor(s)	- -		
	SCHEDULE			TURES OF INDIX		BTOR(S)	
Other 1	Utility Expenditures:						

84.00

47.00

131.00

\$

**Cell Phone** 

Internet Access

**Total Other Utility Expenditures** 

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Official Form 6-Declaration. (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Rita M. Pousson Jesus A. Lopez		Case No.	
		Debtor(s)	Chapter	7
			•	'

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

Date	October 5, 2007	Signature	/s/ Rita M. Pousson Rita M. Pousson Debtor
Date	October 5, 2007	Signature	/s/ Jesus A. Lopez
			Jesus A. Lopez Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (04/07)

# United States Bankruptcy Court Northern District of Illinois

	Rita M. Pousson			
In re	Jesus A. Lopez		Case No.	
		Debtor(s)	Chapter	7
			-	•

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$0.00</b>	SOURCE <b>2007 Wife</b>
\$28,000.00	2007 Husband
\$36,000.00	2006 Wife
\$56,000.00	2006 Husband
\$32,000.00	2005 Wife
\$53,000.00	2005 Husband

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### 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**SOURCE** AMOUNT

\$9.700.00 2007 Wife Unemployment

### 3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days

immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL **TRANSFERS TRANSFERS OWING**

NAME AND ADDRESS OF CREDITOR

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

3

**PROPERTY** 

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **RELATIONSHIP TO** DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 5/5/07

OF PROPERTY \$1,101.00

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10. Other transfers

None

847 Sioux

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR
Bonified Purchaser

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

7/05 -House lost in foreclosure at Sheriff's Sale

-Debtors Recieved No Proceeds

Round Lake Heights, IL 60073

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER( AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or

otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** 

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

847 Sioux Same 2003 - 7/05

Round Lake Heights, IL 60073

930 Southmore Rita Pousson 8/05 - 11/06

Round Lake Beach, IL 60073

8/05 - 9/06 107 Fairlawn Jesus Lopez

Round Lake, IL 60073

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER STATUS OR DISPOSITION 5

6

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** 

None

NAME **ADDRESS** 

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7

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 5, 2007	Signature	/s/ Rita M. Pousson
			Rita M. Pousson
			Debtor
Date	October 5, 2007	Signature	/s/ Jesus A. Lopez
		_	Jesus A. Lopez
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

Rita M. Pousson

# **United States Bankruptcy Court** Northern District of Illinois

In re	Jesus A. Lopez			Case No.		
			Debtor(s)	Chapter	7	
	CHAPTER 7	INDIVIDUAL DEBT	OR'S STATEME	NT OF IN	<b>FENTION</b>	
	I have filed a schedule of assets and	d liabilities which includes deb	its secured by property of	of the estate.		
	I have filed a schedule of executory	y contracts and unexpired lease	s which includes person	al property subj	ect to an unexpire	ed lease.
	I intend to do the following with re	espect to property of the estate	which secures those deb	ts or is subject t	o a lease:	
Descri	iption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NON	NE-					
Husk Year Expi	oand's Lease ly Lease res - 9/07	Lessor's Name  Bob Funk	Lease will be assumed pursuar to 11 U.S.C. § 362(h)(1)(A)	ıt		
Year	's Lease ly Lease res - 6/08	Michael Gier	X			
Date	October 5, 2007	Signature	/s/ Rita M. Pousson Rita M. Pousson Debtor	1		
Date	October 5, 2007	Signature	/s/ Jesus A. Lopez Jesus A. Lopez Joint Debtor			

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United States Bankruptcy Court

<b>Northern District of Illinois</b>	

In re	Jesus A. L				Case N	0.	
		•		Debtor(s)	Chapte	<b>7</b>	
	1	DISCLOSURE C	F COMPENS	ATION OF ATTOR	NEY FOR I	DEBTOR(S)	
(	compensation pa	aid to me within one ye	ar before the filing	2016(b), I certify that I are of the petition in bankruptcy or in connection with the bank	, or agreed to be	paid to me, for service	
						1,101.00	
	Prior to the	filing of this statement	I have received		\$	1,101.00	
						0.00	
2. 7	The source of th	e compensation paid to	me was:				
		Debtor		Other (specify):			
3. 7.	The source of co	ompensation to be paid	to me is:				
		Debtor		Other (specify):			
5. I	I have as A copy of the A copy	greed to share the above the agreement, together value above-disclosed fee, I have debtor's financial situand filing of any petition on of the debtor at the risions as needed liations with secured mation agreements (2)(A) for avoidance	e-disclosed compens with a list of the name have agreed to render uation, and rendering, n, schedules, statementing of creditors and discreditors to reduce and applications of liens on house	-	ns who are not me ne compensation of the bankrupto ermining whether may be required; d any adjourned emption planni and filing of m	embers or associates of is attached.  y case, including: to file a petition in bar hearings thereof;  ng; preparation and	f my law firm.  nkruptcy;  d filing of
o. I	Repre		tors in any disch	pes not include the following argeability actions, judio		nces, relief from st	ay actions or
			(	CERTIFICATION			
	certify that the ankruptcy proce		e statement of any ag	greement or arrangement for j	payment to me fo	r representation of the	debtor(s) in
Dated	: October	5, 2007		/s/ David M. Siege	el		
				David M. Siegel David M. Siegel & 790 Chaddick Driv Wheeling, IL 6009 (847) 520-8100	ve		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

David M. Siegel	X /s/ David M. Siegel	October 5, 2007			
Printed Name of Attorney	Signature of Attorney	Date			
Address:					
790 Chaddick Drive Wheeling, IL 60090 (847) 520-8100					
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.					
Rita M. Pousson					
Jesus A. Lopez	X /s/ Rita M. Pousson	October 5, 2007			
Printed Name of Debtor	Signature of Debtor	Date			
Case No. (if known)	X /s/ Jesus A. Lopez	October 5, 2007			
	Signature of Joint Debtor (if any)	Date			

## STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

# AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Rita M. Pousson	October 5, 2007	/s/ Jesus A. Lopez	October 5, 2007
Debtor's Signature	Date	Joint Debtor's Signature	Date

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# **United States Bankruptcy Court** Northern District of Illinois

_	Rita M. Pousson		~	
In re	Jesus A. Lopez	Debtor(s)	Case No. Chapter	7
	V	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	75
	(our) knowledge.	s) hereby verifies that the list of creditor	rs is true and	correct to the best of my
Date:	October 5, 2007	/s/ Rita M. Pousson		
		Rita M. Pousson		
		Signature of Debtor		
Date:	October 5, 2007	/s/ Jesus A. Lopez		
		Jesus A. Lopez		
		Signature of Debtor		